

Application number: 09/628098

Art Unit: 3691

Applicant: Khai Hee Kwan

Examiner: Akintola Olabode.

Title: Computer System and Method for online display, negotiation and management of loan syndication over computer network.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents
Virginia 22313-1450

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CC: Coralia Betancourt (TSS)

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Sir/Madam:

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Response to Notification of Excess Fee mailed June 20 2007

1. It should be noted that the Applicant has paid US\$ 475 for this application having
20 filing date July 27-2000. This means, the applicant has paid an excess of US\$ 130 at time
of filing which was never refunded to the applicant (the filing fee at that time was \$345,
claims in excess of 20 was \$9 and Independent in excess of 3 was \$ 39). The current
amendment has 3 independents and 1 excess claim, therefore even if the current 2007
fees are applied, ie US \$25 for excess claim over 20, the USPTO is still in debt to the
25 applicant by US\$ 105. The applicant respectfully ask USPTO for this refund. If for
whatever reason, the USPTO denies the outstanding matter above, then a clear statement
of denial stating reason for refusal must be communicated to the applicant who has
waited for almost 7 years.

30 2. If the USPTO refuses to accept and correct the outstanding matter above, then to avoid
abandonment, the applicant provides an amended claims as per follows in compliance but
preserving the right to collect any balance due from USPTO with immediate effect on
demand. In compliance with, the applicant has deleted claim 39. The applicant

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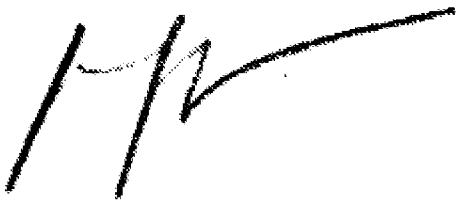
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respectfully ask the examiner to enter these claims amendments in replacement of that submitted June 17-2007. The total claims now stand at 20 with 3 independents.

3. The applicant's rebuttal mailed June 17-2007 corresponding to Action Letter mailed
5 April 16-2007 stands in its entirety as previously submitted save for the part referencing the deleted claim.

Yours truly,

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Khai H Kwan
Customer Num 023336

15 26 June 2007